

BENDETT & McHUGH
A T T O R N E Y S A T L A W



June 26, 2018

Doreen L. Wilson
P.O. Box 751
Cornish, ME 04020

RE: 4 Trafton Street, Cornish, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Federal National Mortgage Association, the mortgagee ("Mortgagee") for the mortgage from Doreen L. Wilson to GN Mortgage, LLC (the "Mortgage"), encumbering certain real property and improvements thereon located at 4 Trafton Street, Cornish, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of June 26, 2018, the full amount past due is \$55,150.85 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before August 3, 2018 (the "Cure Date").

Please be advised only certified funds will be accepted. Please make the check payable to: Ditech Financial LLC, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Jami Kenny

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of June 26, 2018, the Mortgage secures the amount of \$153,317.44.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate

the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is: **Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709 Attn: Collection Department (800-643-0202)**

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Benjamin S. Cirrinone

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount through June 26, 2018

Principal Payment	\$50,561.82
59 missed payments	
Escrow Payment	(\$4,750.97)
Attorney's Fees	\$1,002.00
Late Charges Due	\$896.21
Title Report Fee	\$170.00
Property Preservation Expense	\$7,271.79
Total arrearage	\$55,150.85

This listing is current as of **06/03/2018**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: dkjohnson@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227	
Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: dkjohnson@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456	
Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquis.org Address: 262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952 Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649	
Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-443-7447 Email: candice.carpenter@mmccorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling Languages: - English - Spanish Affiliation: Website: http://www.midcoastmainecommunityaction.org Agency ID: 80502	
Agency Name: WALDO COMMUNITY ACTION PARTNERS Phone: 207-338-6809 Toll Free: Fax: Email: N/A Address: 9 Field St Ste 201 Belfast, Maine 04915-6661	

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops
 - Services for Homeless Counseling

Languages: - English
 - French
 - German

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://waldocap.org>
Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.ceimaine.org>
Agency ID: 80985

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave Ste 202
 Portland, Maine 04101-4982

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
 - French
 - Other
 - Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://cflmc.org/>

Agency ID: 80649

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St 5Th Floor
 Portland, Maine 04101

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
 - Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED

Phone: 207-774-8211

Toll Free:

Fax: 207-828-2300

Email: nheald@ptla.org

Address: 88 Federal St
 PO Box 547
 PORTLAND, Maine 04101-4205

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - Arabic
 - ASL
 - Cambodian
 - Cantonese
 - Chinese Mandarin
 - Creole
 - Czech
 - English
 - Farsi
 - French
 - Hindi
 - Hmong
 - Indonesian
 - Korean
 - Polish
 - Portuguese
 - Russian
 - Spanish
 - Swahili
 - Turkish
 - Ukrainian
 - Vietnamese

Affiliation:

Website: <http://www.ptla.org>

Agency ID: 80635

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: N/A

Address: 771 Main St
 Presque Isle, Maine 04769-2201

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: Meaghan.Arzberger@yccac.org

Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.community-concepts.org
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227

Toll Free:

Fax:

Email: N/A

Address: 97 Water St
 Waterville, Maine 04901-6339

- Counseling Services:**
- Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

Name and Address of Sender

Bendett and McHugh, P.O.
270 Farmington Avenue, Suite
151
Farmington, CT 06032

Check type of mail or service:

- ☐ Adult Signature Required
☐ Certified Mail
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured

- ☐ Adult Signature Restricted Delivery
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Affix Stamp Here
 (if issued as a
 certificate of mailing
 or for additional
 copies of this bill)
 Postmark and
 Date of Receipt



Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	Postage	Handling Charge	Actual Value if Registered	Insu Value	if COD	Fee	Fee	Fee	Fee	Fee
1	[Redacted]	.70	.60								
2	[Redacted]	.70	.60								
3	[Redacted]	.70	.60								
4	Doreen L. Wilson P.O. Box 751 Cornish, ME 04020	.70	.60								
5											
6											
7											
8											

Total Number of Pieces
 Received at Post Office

Postmaster, Per (Name of receiving employee)

PS Form 3877, June 2011 (Page 1 of 2)

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